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STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on the 6th day of March, 2002, Jerry L. Gaines, Jr., unmarried, executed a deed of trust in favor of M.D. Bunt, Trustee, for the benefit of the owner and holder of a certain indebtedness, Crossroads Mortgage, Inc.

Said deed of trust is of record in Deed of Trust Book 1475 at Page 0061 in the office of the Chancery Clerk of DeSoto County, Mississippi pertaining to the following described property situated in said County and State, to-wit:

(SEE ATTACHED EXHIBIT "A")

**Indexing Instructions:**

Lot 3, Section A, Holly Hills Subdivision, in Section 30,  
Township 1 South, Range 8 West, DeSoto County, Mississippi

\* WHEREAS, said deed of trust was assigned to AmSouth Bank n/k/a Regions Bank, successor by merger to AmSouth Bank by instrument dated March 13, 2002 and recorded in Book 1479 at Page 0640 in the office of the aforesaid Chancery Clerk; and

WHEREAS, the owner and holder of said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and holder of said indebtedness does hereby desire T. Frank Collins to act as trustee in the place and stead of M.D. Bunt, as appointed under said deed of trust, the undersigned does hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said T. Frank Collins as Substitute Trustee in the place and stead of the said M.D. Bunt, or any subsequently appointed Substitute Trustee.

Jerry L. Gaines, Jr.  
5949 Shannon Drive, Walls, MS 38680

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\* No marginal notation required

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Default having been made in the payment of said indebtedness, the said owner and holder has further requested the said T. Frank Collins, Substitute Trustee, under said deed of trust to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of trust as though the said T. Frank Collins had been originally appointed as Trustee thereunder.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 21 day of October, 2011.

Regions Bank, successor by merger to AmSouth Bank

By: J. B. S.

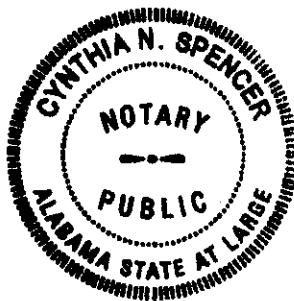
Name & Title: JAY ROGERS,  
CONSUMER BANKING OFFICER

STATE OF ALABAMA  
COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 21 day of October, 2011, within my jurisdiction, the within named Jay Rogers, duly identified before me, who acknowledged that he/she is Consumer Banking Officer of Regions Bank, successor by merger to AmSouth Bank, and that for and on behalf of said corporation, and as its act and deed and that in said representative capacity, he/she executed the above and foregoing instrument, after first having been duly authorized so to do.

(SEAL)

My commission Expires:

9-15-12

Cynthia N. Spencer  
Notary Public

**EXHIBIT "A"**

Lot 3, Section A, Holly Hills Subdivision, in Section 30, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 10, Pages 34-35, in the Chancery Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Jerry L. Gaines, Jr., by deed from Affordable Homes, Inc. dated May 4, 1990, recorded May 7, 1990, in Book 225, Page 425, in the Chancery Clerk's office of DeSoto County, Mississippi.

Jerry L. Gaines, Jr.  
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